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| **Louisiana USDA-FSA Updates - November 2023** |
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From the Desk of the State Executive Director* The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on January 13, 2024. Borrowers will have the option to apply for assistance online via [22007apply.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2F22007apply.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=%2FBu55gJHuelypTncxDfTkXpRaxFcf5%2BlArxEsPh9WQg%3D&reserved=0) or through a paper-based form.
* Are you gardening or farming in an urban environment or involved in controlled environment agriculture, rooftop farms, hydroponic aeroponic, aquaponic facilities or other types of innovative production? Agencies across USDA including the [Office of Urban Agriculture and Innovative Production (OUAIP)](https://www.usda.gov/urban?utm_medium=email&utm_source=govdelivery) have programs and resources available for you, and many are listed in this [Urban Agriculture Programs at a Glance](https://www.farmers.gov/sites/default/files/2022-10/farmers.gov-urban-ag-programs-guide-10-2022.pdf?utm_medium=email&utm_source=govdelivery) brochure.
* If you have received tax forms related to your operation, USDA cannot and does not provide tax advice but wants you to be aware of options that may help manage your tax liability. USDA has partnered with experts to provide resources to help you make the right tax decisions for your operation. Monthly webinars are available for registration and to view on demand at  [https://www.farmers.gov/working-with-us/taxes](https://www.farmers.gov/working-with-us/taxes?utm_medium=email&utm_source=govdelivery).
* [**Farmers.gov**](https://www.farmers.gov/?utm_medium=email&utm_source=govdelivery)gives you one place to do business with USDA’s Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS), including accessing your farm records, maps, and common land units. You can create a farmers.gov account for the farmers.gov authenticated site, where you can access self-service features through a secure login.
* It is crucial that every eligible producer participates in these elections, as FSA county committees are an important link between the agricultural community and the U.S. Department of Agriculture. FSA county committee members will ensure that outreach efforts are taken to national, state, and local levels for fair representation of agricultural producers in a given county or jurisdiction, including underserved farmers and ranchers, to increase the participation of eligible producers in the county committee election process and USDA programs.

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Urban Producers, Public Invited to Attend November Meeting of Federal Advisory Committee for Urban Agriculture and Innovative Production

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| Federal Advisory CommitteeMeeting will take place November 29, 1-3 pm ETWe’re inviting urban producers, innovative producers, and other stakeholders to virtually attend a public meeting of the Federal Advisory Committee for Urban Agriculture and Innovative Production on November 29 from 1-3 pm. Learn more and register at [www.usda.gov/partnerships/federal-advisory-committee-urban-ag](https://www.usda.gov/partnerships/federal-advisory-committee-urban-ag?utm_medium=email&utm_source=govdelivery). |

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USDA Extends Application Deadline for Discrimination Financial Assistance Program to Jan. 13The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on January 13, 2024. Borrowers will have the option to apply for assistance online via [22007apply.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2F22007apply.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=%2FBu55gJHuelypTncxDfTkXpRaxFcf5%2BlArxEsPh9WQg%3D&reserved=0) or through a paper-based form.Details about the program, including an application and e-filing portal, are available at [22007apply.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2F22007apply.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=%2FBu55gJHuelypTncxDfTkXpRaxFcf5%2BlArxEsPh9WQg%3D&reserved=0). The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program. Applicants can also call the free call center at 1-800-721-0970, or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided on the program website and vendors will update the local events schedule with more information as it becomes available. It is important to note that filing an application is FREE and does not require a lawyer.If you want to get weekly updates on the program’s events and progress, you can go to [https://22007apply.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2F22007apply.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=%2FBu55gJHuelypTncxDfTkXpRaxFcf5%2BlArxEsPh9WQg%3D&reserved=0), and subscribe to a weekly newsletter.

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Applying for NAP Payments The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to you for crops that aren’t eligible for crop insurance to protect against lower yields or crops unable to be planted due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.In order to participate, you must obtain NAP coverage for the crop year by the applicable deadline using form CCC-471 “Application for Coverage” and pay the service fee. Application closing dates vary by crop. Producers are also required to submit an acceptable crop acreage report. Additionally, NAP participants must provide:* The quantity of all harvested production of the crop in which the producer held an interest during the crop year
* The disposition of the harvested crop, such as whether it is marketable, unmarketable, salvaged or used differently than intended
* Acceptable crop production records (when requested by FSA)

Producers who fail to report acreage and production information for NAP-covered crops could see reduced or zero NAP assistance. These reports are used to calculate the approved yield.If your NAP-covered crops are affected by a natural disaster, notify your FSA office by completing Part B of form CCC-576 “Notice of Loss and Application for Payment.” This must be completed within 15 calendar days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date. For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.To receive benefits, you must also complete Parts D, E, F and G of the CCC-576 “Notice of Loss and Application for Payment” within 60 days of the last day of coverage for the crop year for any NAP covered crops. The CCC-576 requires acceptable appraisal information. Producers must provide evidence of production and note whether the crop was marketable, unmarketable, salvaged or used differently than intended.Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.For more information on NAP, contact your Parish USDA Service Center at or visit [fsa.usda.gov/nap](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fnap%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=9oNyzPfq964EsR44Wr1ki%2Bn75929luR%2FYnVfTSyMHbQ%3D&reserved=0).

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USDA to Provide More Than $3 Billion to Commodity and Specialty Crop Producers Impacted by 2022 Natural Disasters

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| emergency reliefThe U. S Department of Agriculture (USDA) will provide more than $3 billion to commodity and specialty crop producers impacted by natural disaster events in 2022. Eligible impacted producers can apply for financial assistance through the [Emergency Relief Program (ERP) 2022](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Femergency-relief%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=LCCIZg7Cwec98NQKaRv3eyCwJc6Bd%2FdhSXaV0NYa88M%3D&reserved=0). The program will help offset the financial impacts of crop yield and value losses from qualifying disasters occurring in 2022.**Background**On Dec. 29, 2022, President Biden signed into law the Disaster Relief Supplemental Appropriations Act, 2023 (P.L. 117-328) that provides about $3.7 billion in financial assistance for agricultural producers impacted by eligible natural disasters that occurred in calendar year 2022.  ERP 2022 covers losses to crops, trees, bushes and vines due to qualifying, calendar year 2022 natural disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions. ERP 2022 program benefits will be delivered to eligible producers through a two-track process. FSA intends to make both tracks available to producers at the same time. This two-track approach enables USDA to:* Streamline the application process.
* Reduce the paperwork burden on producers.
* Proactively include provisions for underserved producers who have not been well served by past emergency relief efforts.
* Encourage producer participation in existing risk management programs to mitigate the impacts of future severe weather events.

It’s important to note that disaster-impacted producers may be eligible for ERP 2022 assistance under one or both tracks. To avoid duplicative benefits, if a producer applies for both tracks, the Track 2 payment calculation will take into account any payments received through Track 1.  **ERP 2022 Application Process – Track 1**ERP 2022 Track 1 leverages existing federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) data as the basis for calculating payments for eligible crop producers who received indemnities through these risk management programs.Although FSA is sending pre-filled ERP 2022 Track 1 application forms to producers who have crop insurance and NAP data already on file with USDA, producers indemnified for losses resulting from 2022 natural disasters do not have to wait to receive the application before requesting ERP 2022 assistance. Effective Oct. 31, 2023, producers can apply for ERP 2022 benefits whether they have received the pre-filled application or not. Receipt of a pre-filled application is not confirmation that a producer is eligible to receive an ERP 2022 Track 1 payment. USDA estimates that ERP Track 1 benefits will reach more than 206,000 producers who received indemnities for losses covered by federal crop insurance and more than 4,500 producers who obtained NAP coverage for the 2022 crop year.   **ERP 2022 Application Process – Track 2**Track 2 is a revenue-based certification program designed to assist eligible producers who suffered an eligible decrease in revenue resulting from 2022 calendar year disaster events when compared with revenue in a benchmark year using revenue information that is readily available from most tax records. In cases where revenue does not reasonably reflect a normal year’s revenue, Track 2 provides an alternative method for establishing revenue. Likewise, Track 2 affords producers of crops that are used within an operation and do not generate revenue from the sale of the crop a method for establishing revenue for the purpose of applying for ERP 2022 benefits. Producers are not required to submit tax records to FSA unless requested by the County Committee if required for an FSA compliance spot check.Although not required when applying for ERP 2022 Track 2, applicants might find the following documents useful to the process:* Schedule F (Form 1040)
* Profit or Loss from Farming or similar tax documents for tax years 2018, 2019, 2022 and 2023.

Track 2 targets gaps in emergency relief assistance for eligible producers whose eligible losses were not covered by crop insurance or NAP including revenue losses too small (shallow loss) to be covered by crop insurance.Producers interested in applying for ERP 2022 Track 2, should contact their local FSA county office.  Additional reference resources can be found on FSA’s [emergency relief website](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Femergency-relief%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=LCCIZg7Cwec98NQKaRv3eyCwJc6Bd%2FdhSXaV0NYa88M%3D&reserved=0).**Additional Required Forms**For both ERP 2022 tracks, all producers must have certain required forms on file with FSA within 60 days of the ERP 2022 deadline. Producers can apply for ERP 2022 starting Oct. 31, 2023. The application deadline has not yet been determined and will be announced at a later date. If not already on file, producers can update, complete and submit required forms to FSA at any time.Required forms:* Form AD-2047, Customer Data Worksheet.
* Form CCC-902, Farm Operating Plan for an individual or legal entity.
* Form CCC-901, Member Information for Legal Entities (if applicable).
* Form FSA-510, Request for an Exception to the $125,000 Payment Limitation for Certain Programs (if applicable).
* Form CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, if applicable, for the 2022 program year.
* A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification) for the ERP producer and applicable affiliates.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms on file. However, those who are uncertain or want to confirm the status of their forms can contact their local FSA county office.  **Future Insurance Coverage Requirements** All producers who receive ERP 2022 payments must purchase crop insurance, or NAP coverage where crop insurance is not available, in the next two available crop years as determined by the Secretary. Purchased coverage must be at the 60/100 coverage level or higher for insured crops or at the catastrophic coverage level or higher for NAP crops. **More Information**ERP 2022 eligibility details and payment calculation factor tables are available on the [emergency relief website](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Femergency-relief%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=LCCIZg7Cwec98NQKaRv3eyCwJc6Bd%2FdhSXaV0NYa88M%3D&reserved=0), in the [ERP Track 1](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2Femergency-relief-program%2Fpdfs%2Ffsa_erp_2022_track_1_factsheet.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155055176%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=pbeKdLByMzCUeT2v1w87t53lPwPi6uiMnBz63csYygE%3D&reserved=0) and [ERP Track 2](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2Femergency-relief-program%2Fpdfs%2Ffsa_erp_2022_track_2_factsheet.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=NLiBtE3IZMibTdoPbsqXFUVTU%2BdfOaDPy5m9N%2Fe%2FWwg%3D&reserved=0) fact sheets and through your local [FSA county office](https://www.farmers.gov/working-with-us/service-center-locator?utm_medium=email&utm_source=govdelivery). |

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Disaster Assistance Available for Livestock Losses

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| LivestockThe Livestock Indemnity Program (LIP) provides assistance to you for livestock deaths in excess of normal mortality caused by adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal lawFor disease losses, FSA county committees can accept veterinarian certifications that livestock deaths were directly related to adverse weather and unpreventable through good animal husbandry and management.For 2023 livestock losses, you must file a notice within 30 calendar days of when the loss is first apparent. You then must provide the following supporting documentation to your local FSA office no later than 60 calendar days after the end of the calendar year in which the eligible loss condition occurred.* Proof of death documentation
* Copy of grower’s contracts
* Proof of normal mortality documentation
* Livestock beginning inventory documentation

USDA has established normal mortality rates for each type and weight range of eligible livestock, i.e. Adult Beef Cow = 1.5% and Non-Adult Beef Cattle (less than 250 pounds) = 5%. These established percentages reflect losses that are considered expected or typical under “normal” conditions.In addition to filing a notice of loss, you must also submit an application for payment by March 1, 2024.For more information, contact the Parish USDA Service Center or visit [fsa.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=HPC5nlGvA%2BTNBx5qAC%2BmFNd2egmwoW8W%2Fqe2IUZ936w%3D&reserved=0). |

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USDA To Provide Additional Financial Assistance to Qualifying Guaranteed Farm Loan Borrowers Facing Financial Risk

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| Farm Loan ProgramsThe USDA announced it will begin providing additional, automatic financial assistance for qualifying guaranteed Farm Loan Programs (FLP) borrowers who are facing financial risk. The announcement is part of the $3.1 billion to help certain distressed farm loan borrowers that was provided through Section 22006 of the Inflation Reduction Act.Since the Inflation Reduction Act was signed into law by President Biden in August 2022, USDA has provided approximately $1.15 billion in assistance to more than 20,000 distressed borrowers as a part of an ongoing effort to keep borrowers farming, remove obstacles that currently prevent many borrowers from returning to their land, and improve the way that USDA approaches borrowing and loan servicing in the long-term. The financial assistance announced today will provide qualifying distressed guaranteed loan borrowers with financial assistance similar to what was already provided to distressed direct loan borrowers. Based on current analysis, the financial assistance announced today will assist an estimated approximately 3,500 eligible borrowers, subject to change as payments are finalized. An FLP guaranteed loan borrower is distressed if they qualify under one of the options below. FLP guaranteed borrowers who qualify under multiple options will receive a payment based on the option that provides the greatest payment amount:Payment of any outstanding delinquency on all qualifying FLP guaranteed loans as of Oct. 18, 2022. This includes any guaranteed loan borrowers who did not receive an automatic payment in 2022 on that loan because they were not yet 60 days delinquent as of Sept. 30, 2022, as well as guaranteed borrowers that became delinquent on a qualifying FLP guaranteed loan between September 30, 2022, and Oct.18, 2022.  Payment on a qualifying FLP guaranteed loan for which a guaranteed loan borrower received a loan restructure, which modified the guaranteed loan maturity date, between March 1, 2020, and Aug. 11, 2023. The payment amount will be the lesser of the post-restructure annual installment or the amount required to pay the loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.Payments on certain deferred amounts on qualifying FLP guaranteed loans, not to exceed $100,000, for guaranteed borrowers who received a deferral or another type of payment extension, for at least 45 days, between March 1, 2020, and Sept. 30, 2022, from their guaranteed lender on that qualifying guaranteed loan in response to COVID-19, disasters, or other revenue shortfalls. The Inflation Reduction Act payment amount will be the lesser of the most recent deferral or extension amount on the qualifying FLP guaranteed loan, or the amount required to pay that loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.This assistance is only available for FLP guaranteed loan borrowers who did not or will not receive an initial payment on the same FLP guaranteed loan under Inflation Reduction Act assistance announced in October 2022.Distressed guaranteed borrowers qualifying for this assistance will receive a United States Department of the Treasury check that is jointly payable to the borrower and the lender. These borrowers will also receive a letter from FSA informing them of Inflation Reduction Act assistance they will receive as well as instructions to make an appointment with their lender to process the payment and apply it to their qualifying guaranteed loan accounts. Guaranteed lenders will receive an email in the coming days informing them of this assistance and any next steps. Lenders will also receive letters informing them which borrowers will receive assistance and the amount of assistance they will receive. Any distressed guaranteed borrowers who qualify for these forms of assistance and are currently in bankruptcy will be addressed using the same case-by-case review process announced in October 2022 for complex cases. FSA will also provide relief to qualifying FLP guaranteed loan borrowers determined to be distressed borrowers based on liability for remaining federal debt subject to debt collection and garnishment after the liquidation of their guaranteed loan account as of July 31, 2023. This will allow some borrowers to potentially return to farming. Guaranteed borrowers who qualify for this assistance will have their federal debt paid automatically by FSA and will receive a letter informing them of the payment made on their federal debt.All letters to qualifying guaranteed loan borrowers will contain instructions for opting out of assistance if a borrower chooses to do so. **Important Tax Information**   Similar to other USDA Inflation Reduction Act assistance, payments provided to borrowers and payments to be applied to FSA farm loan accounts will be reported to the Internal Revenue Service (IRS). Borrowers receiving this assistance will receive a 1099 form from FSA. Please note that payments over $600 are subject to Federal and State Income Taxes and will be reflected on your annual 1099 form. Borrowers are encouraged to consult a tax professional with all tax-related questions regarding any Inflation Reduction Act assistance received. USDA also has tax-related resources at farmers.gov/taxes. **Individual Requests for Farmers Seeking Assistance** In addition to the automatic payments announced today for distressed guaranteed loan borrowers, FSA continues to accept and review individual distressed borrower assistance requests from direct loan borrowers who missed a recent installment or are unable to make their next scheduled installment on a qualifying direct FLP loan. All FSA direct borrowers should have received a [letter](https://www.farmers.gov/sites/default/files/documents/farmersgov-letter-to-financially-distressed-borrowers.pdf?utm_medium=email&utm_source=govdelivery) detailing the eligibility criteria and process for seeking this type of assistance, which is available even before they become delinquent. As the letter details, borrowers who are within two months of their next installment may seek a cash flow analysis from FSA using a recent balance sheet and operating plan to determine their eligibility. FSA direct borrowers also received a [letter](https://www.farmers.gov/sites/default/files/documents/farmersgov-letter-extraordinary-measures.pdf?utm_medium=email&utm_source=govdelivery) detailing an opportunity to receive assistance if they took certain extraordinary measures to avoid delinquency on their qualifying direct FLP loans, such as taking on or refinancing more debt, selling property, or cashing out retirement or college savings accounts.  Borrowers can submit requests for extraordinary measures or cash flow-based assistance in person at their local FSA office or by sending in a direct request using the farmers.gov 22006 assistance request portals at farmers.gov/loans/inflation-reduction-investments/assistance. All requests for assistance must be received by Dec. 31, 2023.  |

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USDA Develops Simplified Direct Loan Application to Improve Customer ServiceThe U.S. Department of Agriculture (USDA) has developed a simplified direct loan application to provide improved customer experience for producers applying for loans from the Farm Service Agency (FSA). The simplified direct loan application enables producers to complete a more streamlined application, reduced from 29 to 13 pages. Producers will also have the option to complete an electronic fillable form or prepare a traditional, paper application for submission to their local FSA farm loan office. The paper and electronic versions of the form are now available. Approximately 26,000 producers submit a direct loan application to the FSA annually, but there is a high rate of incomplete or withdrawn applications, due in part to a challenging and lengthy paper-based application process. Coupled with the Loan Assistance Tool released in October 2022, the simplified application will provide all loan applicants access to information regarding the application process and assist them with gathering the correct documents before they begin the process. This new application will help farmers and ranchers submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.  In October 2022, USDA launched the Loan Assistance Tool, an online step-by-step guide that provides materials to help an applicant prepare their farm loan application in one tool. Farmers can access the Loan Assistance Tool by visiting [farmers.gov/farm-loan-assistance-tool](http://www.farmers.gov/farm-loan-assistance-tool?utm_medium=email&utm_source=govdelivery) and clicking the ‘Get Started’ button. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser. A version compatible with mobile devices is expected to be available by the summer. It does not work in Internet Explorer.   The simplified direct loan application and Loan Assistance Tool are the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements that are anticipated to launch in 2023 include:  * An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
* An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, USDA took action in October 2022 to [provide relief to qualifying distressed borrowers](https://www.usda.gov/media/press-releases/2022/10/18/usda-provides-payments-nearly-800-million-assistance-help-keep?utm_medium=email&utm_source=govdelivery) while working on making transformational changes to loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.  Soon, all direct loan borrowers will receive a letter from USDA describing the circumstances under which additional payments will be made to distressed borrowers and how they can work with their FSA local office to discuss these options. Producers can explore all available options on all FSA loan options at [fsa.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=ZL%2B9v7PWblZcc6xSNteYXvnnrVY7gKiTBCyyRBz9rg0%3D&reserved=0) or by contacting their [local USDA Service Center](http://www.farmers.gov/service-center-locator?utm_medium=email&utm_source=govdelivery).

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2023 Farm Service Agency County Committee Elections Open This Week December 4 is the Last Day to Return BallotsThe U.S. Department of Agriculture (USDA) will begin mailing ballots this week for the Farm Service Agency (FSA) [county and urban county committee elections](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fcounty-committee-elections%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=c6EkOh%2F6BAb1fUf6tpQjvUp1ND26x%2F2hpAEd88qi%2BGE%3D&reserved=0) to all eligible agricultural producers and private landowners across the country. Elections are occurring in certain Local Administrative Areas for these committee members who make important decisions about how Federal farm programs are administered locally. Producers and landowners must return ballots to their local FSA county office or have their ballots postmarked by Dec. 4, 2023, for those ballots to be counted.     Producers must participate or cooperate in an FSA program to be eligible to vote in the county committee election. A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits. Additionally, producers who are not of legal voting age, but supervise and conduct farming operations for an entire farm, are eligible to vote in these elections.    For purposes of FSA county committee elections, every member of an American Indian Tribe is considered an agricultural landowner if the land on which the tribal member’s voting eligibility is based is tribally owned or held in trust by the U.S. for the Tribe, even if the individual does not personally produce a crop on that land. Tribal agricultural landowners 18 years and older can contact their local FSA county office to register to vote.Each committee has from three to 11 elected members who serve three-year terms, and at least one seat representing a Local Administrative Area is up for election each year. Committee members help ensure inclusive representation on committees and equitable administration of FSA farm programs in their jurisdiction.Ballots must be postmarked or delivered in person by close of business Dec. 4, 2023, to be counted. Newly elected committee members will take office Jan. 1, 2024. Producers can find out if their Local Administrative Area is up for election and if they are eligible to vote by contacting their local FSA county office. Eligible voters who do not receive a ballot in the mail can request one from their local FSA county office.  **Urban County Committees**Urban county committees have or will be established in 27 cities to strengthen administration of FSA programs in urban areas. Urban committee members are nominated and elected to serve by local urban producers in the same jurisdiction. Committee members will provide outreach to ensure urban producers understand USDA programs, serve as the voice of other urban producers and assist in program implementation that support the needs of the growing urban community.      A list of the 27 cities with urban county committees can be found at [fsa.usda.gov/elections](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fcounty-committee-elections%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=c6EkOh%2F6BAb1fUf6tpQjvUp1ND26x%2F2hpAEd88qi%2BGE%3D&reserved=0). While most of the urban locations will be holding elections this year, some will follow a unique election schedule that will be announced in the future. Urban producers in these areas can contact their local FSA office now to register as an eligible voter and learn more.  Visit [fsa.usda.gov/elections](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fcounty-committee-elections%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=c6EkOh%2F6BAb1fUf6tpQjvUp1ND26x%2F2hpAEd88qi%2BGE%3D&reserved=0) for more information on county committee elections.

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Applying for Youth LoansThe Farm Service Agency (FSA) makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is $5,000.**Youth Loan Eligibility Requirements:*** Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
* Be 10 years to 20 years of age
* Comply with FSA’s general eligibility requirements
* Conduct a modest income-producing project in a supervised program of work as outlined above
* Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

For help preparing the application forms, contact your local Parish USDA Service Center or visit [fsa.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=HPC5nlGvA%2BTNBx5qAC%2BmFNd2egmwoW8W%2Fqe2IUZ936w%3D&reserved=0).

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Ask the Expert: A Q&A on Farm Storage Facility Loans**Ask the Expert: A Q&A on Farm Storage Facility Loans**In this Ask the Expert, Toni Williams answers questions about how Farm Storage Facility Loans (FSFL) provides low-interest financing to help producers build or upgrade commodity storage facilities. Toni is the Agricultural Program Manager for FSFL at the Farm Service Agency (FSA).Toni has worked for FSA for more than 32 years and is responsible for providing national policy and guidance for Farm Storage Facility Loans.**What are Farm Storage Facility Loans?**Farm Storage Facility Loans provide low-interest financing for eligible producers to build or upgrade facilities to store commodities.The FSFL program was created in May 2000 to address an existing grain shortage. Historically, FSFLs benefitted grain farmers, but a change in the 2008 Farm Bill extended the program to fruit and vegetable producers for cold storage. An additional change extended the program to washing and packing sheds, where fresh produce is washed, sorted, graded, labeled, boxed up, and stored before it heads to market. Since May 2000, FSA has made more than 40,000 loans for on-farm storage.Eligible facility types include grain bins, hay barns, bulk tanks, and facilities for cold storage. Drying and handling and storage equipment including storage and handling trucks are also eligible. Eligible facilities and equipment may be new or used, permanently affixed or portable.To read the full blog visit [farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams](https://www.farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams?utm_medium=email&utm_source=govdelivery).

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Important Dates 2023Nov. 10    USDA Service Centers will be closed in observance of Veteran's DayNov. 23    USDA Service Centers will be closed in observance of Thanksgiving DayDec. 04    Last day to return County Committee ballots to your local USDA Service                 CenterDec. 25    USDA Service Centers will be closed in observance of Christmas DayJan. 1, 24 Newly elected county committee members take officeJan.13, 24 Discrimination Finance Assistance Program filing period ends Jan. 31, 24 Food Safety Certification for Specialty Crops Program endsFSA now offers SMS texting; receive text message alerts on your cell phone regarding important deadlines, reporting requirements and updates. Call your local Service Center to schedule an appointment. You can find contact information at [farmers.gov/service-locator](https://www.farmers.gov/working-with-us/service-center-locator?utm_medium=email&utm_source=govdelivery).

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Current Interest Rates for November* [Commodity Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fprice-support%2Fcommodity-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=1pevz2Khj%2FNd9u4XqY%2F%2FIgylRadaKccUL%2Bnqc0fqlLs%3D&reserved=0)(less than one year disbursed): 6.500%
* [Farm Storage Facility Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fprice-support%2Ffacility-loans%2Ffarm-storage%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=m4dCZnSYAVotSn5IN4cJHhk4u2wMTcIp%2Bccad3yyfoI%3D&reserved=0):
	+ Three-year loan terms: 4.875%
	+ Five-year loan terms: 4.750%
	+ Seven-year loan terms: 4.750%
	+ Ten-year loan terms: 4.750%
	+ Twelve-year loan terms: 4.750%
* [Sugar Storage Facility Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fprice-support%2Ffacility-loans%2Fsugar-storage%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=TgRXGUoPVHzDsi9Jttg%2FDXUhKLnZwYZssrs84z4JQTU%3D&reserved=0)(15 years): 4.875%

Interest rates for Operating and Ownership loans for November 2023 are as follows:      * [Farm Operating Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-operating-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=ruhvgwjRU0zKw87qwPIkp0jrobwYb6fXiC5oWS70WYM%3D&reserved=0)(Direct): 5.375%
* [Farm Ownership Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-ownership-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155211437%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=oYvBDfqdUBmlJC%2FioX6SBTCRYVNs5xnsV%2Fia5DSDFdc%3D&reserved=0)(Direct): 5.500%
* [Farm Ownership Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-ownership-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155367722%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=cHGMpk%2FZQr57enJQD04ZjNGgFBM5PL7SipbSKU2m2PM%3D&reserved=0)(Direct, Joint Financing): 3.500%
* [Farm Ownership Loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-ownership-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155367722%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=cHGMpk%2FZQr57enJQD04ZjNGgFBM5PL7SipbSKU2m2PM%3D&reserved=0)(Down Payment): 1.500%
* [Emergency Loan](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Femergency-farm-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7CAnthony.Reed1%40usda.gov%7Cbf01b19457da4dcd14a408dbe0677379%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638350507155367722%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=WeB2ZY1eXLNTYMaRW9s8NVnBYN7knyKzOoyXWQWH%2FbY%3D&reserved=0)(Amount of Actual Loss): 3.750%
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| Louisiana FSA State Office3737 Government StreetAlexandria, LA 70508Phone: 318-473-7721Fax: 1-844-325-6942

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| Ronald C. Guidry, Jr.State Executive DirectorRonald.Guidry@usda.gov | Christine NormandAdministrative Officerchristine.normand@usda.gov |
| Terrick BoleyFarm Loan Program Chiefterrick.boley@usda.gov | DeWanna PitmanFarm Program Chiefdewanna.pitman@usda.gov |
| **LOUISIANA STATE FSA COMMITTEE**Julie Baker-Richard-ChairpersonBrian Guidry-MemberMonica Hernandez-MemberKristy Jones-MemberWillis Nelson-Member | The STC is scheduled to meet the second Tuesday of each month at the LA State Office, 3737 Government Street, Alexandria, LA 71302 unless the meeting is conducted virtually.  Anyone wishing to attend should verify the meeting will take place as scheduled, by calling 318/473-7721. |
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